

***MyCigna.com /
LOCALPLUS***



myCigna.com

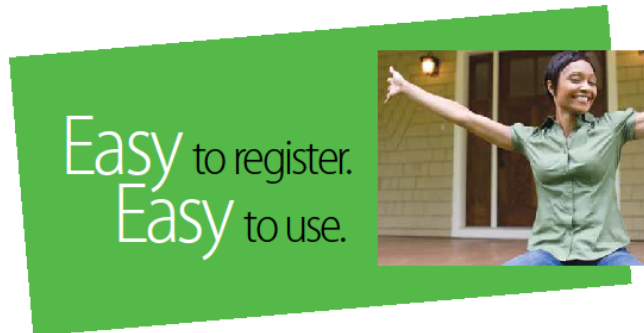
myCigna.com can help you find a doctor, choose quality / affordable care, view claims, track deductibles / out of pockets amounts, print an id card, and much much more.



Cigna®

How to Register

You should register on myCigna.com where you'll be able to find all of your coverage information online, when you need it.



myCigna.com

Register today. It's this easy:

1. Go to **myCigna.com** and select "Register."
2. Enter your personal details like name, address and date of birth.
3. Confirm your identity with secure information like your Cigna ID, social security number or complete a security questionnaire. This will make sure only you can access your information.
4. Create a user ID and password.
5. Review and submit.

Now you're ready to log in to your personal, secure myCigna.com site. See how the site has been "designed to click with you", making it easy to navigate and find what you need:

- Find doctors and medical services
- Manage and track claims
- See cost estimates for medical procedures
- Compare quality of care ratings for doctors and hospitals
- Access a variety of health and wellness tools and resources

It's a whole new world of online service.

GO YOU™



Offered by: Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company.

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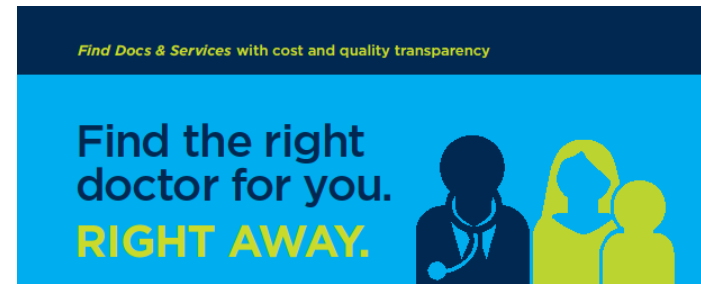
- Go to **myCigna.com** and select "Register"
- Enter personal details like name, address and date of birth
- Confirm identity with secure information like a Cigna ID, social security number or personal security questionnaire. This will make sure only you can access your information
- Create a user ID and password
- Review and submit

Cigna®

Find a Doctor

You can choose your doctors and create a personalized list of nearby doctors, hospitals, treatment facilities and more.

- **Select Search Type** – You can find doctors or hospitals in your area. Look for a Center of Excellence or consider a specialist with the Cigna Care Designation.
- **Narrow the Search** - Search by health topic, doctor, facility, hospital, dentist, pharmacy or service.
- **Location** – You can choose the distance you are willing to travel and enter the city and state OR the zip code of your location.



It's easier and better than ever. Most important, **you** are in control when searching *Find Docs & Services* on **myCigna.com**. And your search results are personalized according to your health plan. So you get the information you need to make the right decisions for you and your family. **Smarter searching results in cost and quality information like never before.**

- **Personalized search capability** to easily find the right doctors and facilities for you. Don't know your doctor's specialty? No problem. **myCigna.com** will help you find the right doctor without confusing medical titles. Too many doctors to choose from? Refine your search. It's as easy as moving the distance range and clicking on **Cigna Care Designations** or whatever criteria you need.
- **Quality distinctions and cost-efficiency ratings** of doctors with every result, with quality-designated doctors appearing first on your list.
- **Compare out-of-pocket estimates** – specific to your coverage plan – for actual treatment and procedure costs. And, out-of-pocket estimates calculate your deductible, the percentage you pay (coinsurance) and any account balances on that given day.
- **Estimates show both doctor and facility fees** in one place, allowing you to more accurately compare total costs of treatment before choosing your doctor and where to receive care.



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Cigna®

Benefit & Claim Information

You can review the benefit summary and claims data to better understand your coverage and track your claims spending. You can also utilize the website to find important information on numerous health topics.

- **Verify** plan details such as coverage, copays and deductibles
- **Check** claim status by quickly searching and sort claims and reviewing the Explanation of Benefits (EOB) information
- **Find** information on health conditions, first aid, medical exams, wellness and more with an interactive medical library, and get the facts needed to make informed decisions about specific procedures and treatments
- **Utilize** Quicken Health Expense Tracker to track account balances like deductibles and out-of-pocket maximums
- **Order** a new ID card or print a temporary one

CIGNA
CIGNA Health and Life Insurance Company

Explanation of benefits
for a claim received for YOUR NAME, Reference # 865099999999999

Summary of a claim for services on January 17, 2011
for services provided by LESLIE CHO, MD

Amount billed	\$189.00	This was the amount that was billed for your visit on 01/17/2010.
Discount	\$70.05	You saved \$70.05. CIGNA negotiates discounts with health care professionals and facilities to help you save money.
Amount not covered	\$0.00	This is the portion of your bill that's not covered by your CIGNA plan. You may or may not need to pay this amount. See the Notes section on the following pages for more information.
What my CIGNA plan paid	\$107.06	CIGNA paid \$107.06 to LESLIE CHO MD on 01/30/2010.
What I owe	\$11.89	This is the amount you owe after your discount, what your CIGNA plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid is yours.

myCigna.com

TPV logo CSN logo Client logo

Legal entity name
Coverage effective date: MM/DD/YYYY
Group: 1234567
Issuer (80840)
ID: U23456789 01
Name: John Public
PCP: James Smith
PCP Name Lin2
PCP phone: XXXXXX XXXX
ID card acct name
Rx BIN 600428 Rx PCN 00600000
DOI

Open Access Plus
No referral required
PCP visit \$15
Specialist \$10/\$25
Hospital ER \$50
Urgent care \$25
Vision Yes
Rx \$10/20/30
Network Coinsurance:
In 90%/10%
Out 70%/30%
Med/Rx Deductible Applies

NSP logo
Network Savings Program

Cigna

Estimate Health Care Costs

Use Cigna's Cost Transparency Tools to find a breakdown of costs for doctors, facilities and ancillary services, as well as research medical conditions and procedures to better prepare for any upcoming care.

- **Cost estimates** available for over 200 of the most common procedures, from office visits and lab tests to more complex services like MRIs, colonoscopies and outpatient surgeries. Costs are calculated based on your coverage and deductible status.
- **Quality designations** are assigned to select doctors and hospitals in the Cigna network. **Cigna Care Designation** recognizes doctors who meet specific volume, quality care and cost-efficiency standards.
- **Hospital stays** for 31 common inpatient procedures are compared for both the quality rating and the hospital where the doctor performs that procedure.



When people make better choices about their health care, everyone benefits. Receiving quality care from the right health care professionals can improve the health of our customers and increase productivity in the workplace.

That's why we created cost and quality transparency tools to make it easy to choose the right health care professional and estimate how much procedures will cost. By making health care costs and quality more transparent to our customers, we can help them make more confident choices for themselves and their families.

Our transparency is broad and deep

Cigna offers its customers a variety of online and mobile tools to help people make the decisions that will work best for them.

- **Quality designations** are assigned to select doctors and hospitals in the Cigna network. **Cigna Care Designation** recognizes doctors who meet specific volume, quality care and cost-efficiency standards. It includes 19 specialties and 3 primary care categories in 69 markets, which represents 89% of related medical spend. **Centers of Excellence** recognizes hospitals that have achieved the highest scores for patient outcomes and cost efficiency for 31 procedures.
- **Cost estimates** are available for 200 of the most common procedures, which represent up to 80% of procedural claims - from office visits and lab tests to more complex services like MRIs, colonoscopies and outpatient surgeries.* Only a small percentage of our network doctors and facilities are excluded from this cost transparency due to their contractual language.

- **Hospital stays** for 31 common inpatient procedures are compared for both the quality rating and the hospital where the doctor performs that procedure.

- **Patient experience ratings** for hospitals, from the leading source of independent information for consumers, provides an overall hospital patient experience rating plus individual ratings for things like doctor-patient communication, pain control, help from hospital staff, room cleanliness and communication about hospital discharge.

Our high-tech has high-touch

Cigna's technology is driven by our focus on customers, so we've designed our cost and quality transparency tools to give customers what they want - when they need it, where they need it and how they need it. Cost and quality information is available online, via mobile web and through the myCigna Mobile App.

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Cigna®

Healthy Rewards

Save money when purchasing health and wellness products and services through the Cigna Healthy Rewards® program.



Start saving today with Cigna Healthy Rewards®.

Get discounts on the health products and programs you use every day for:

- Weight management and nutrition
- Fitness
- Quitting tobacco
- Mind/body
- Vision and hearing care
- Alternative medicine
- Healthy lifestyle

Just use your ID card when you pay and let the savings begin.

Real brands. Real discounts. Real awesomeness.

Start
saving
today

GO YOU.



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*Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at anytime. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third-party providers and not by Cigna. Cigna assumes no responsibility for any circumstances arising out of the use, misuse, or application of any of the goods, services, discounts or information made available through such third-party providers.

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- **Fitness Club and Equipment Discounts** - Save a minimum 10% off enrollment fees and/or monthly dues, or the best available public rate based on the membership type chosen
- **Weight Management & Nutrition** - Save up to 25% on the services of a Registered Dietician or get Jenny Craig Special Savings
- **Alternative Medicine** – Save up to 25% on the services of Acupuncturists, Chiropractors and Massage Therapists
- **Dental** – Save 5% on all non-prescription dental care items through Drugstore.com



Healthy Rewards

Save money when purchasing health and wellness products and services through the Cigna Healthy Rewards® program.

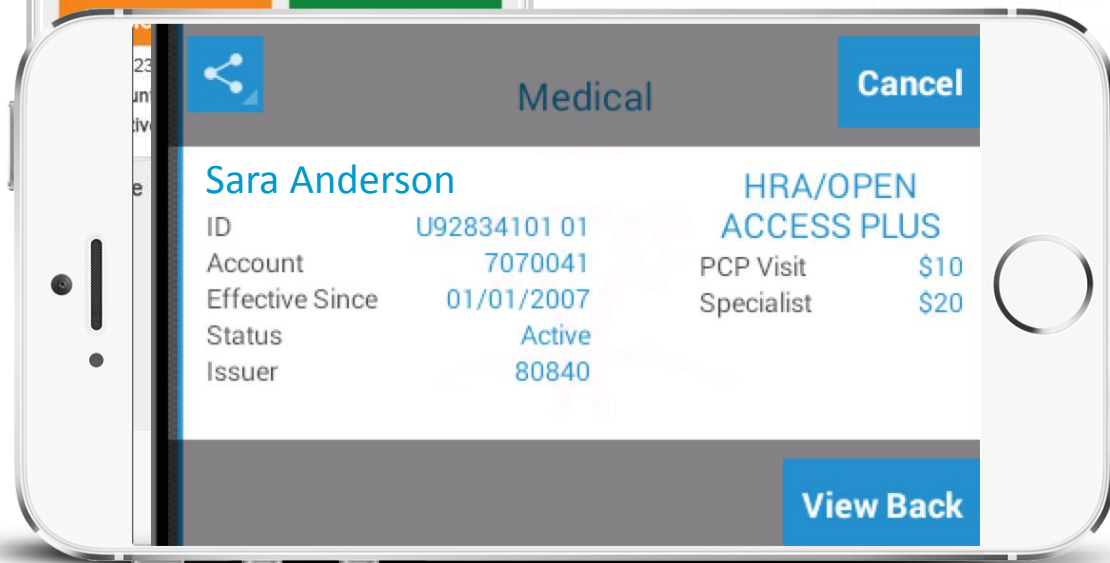
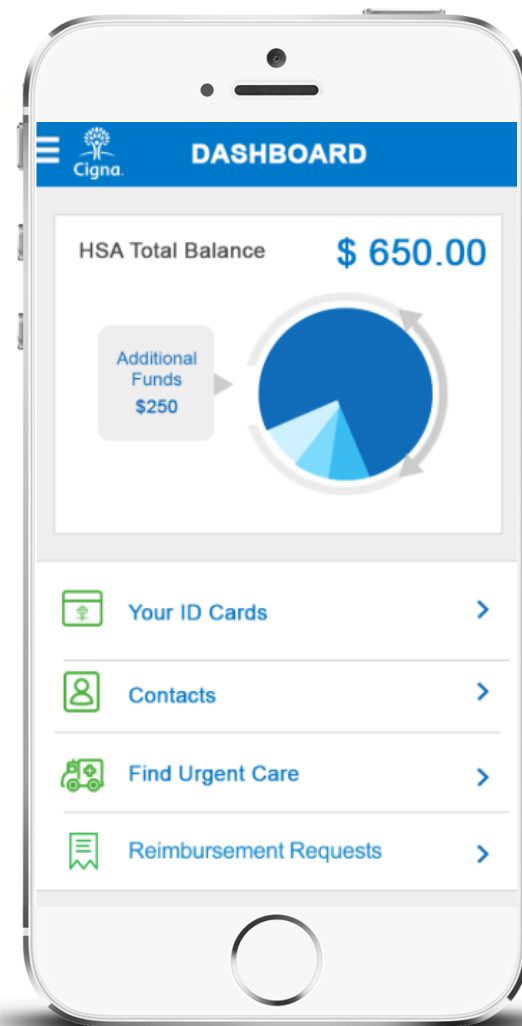
- **Mind/Body** – Search the online store to purchase discounted natural and herbal products, homeopathic remedies, yoga/fitness activities, and books, audio videos and DVDs for relaxation, fitness, etc.
- **Vision & Hearing** – Receive discounts on eye and hearing exams, eyewear and hearing aids, and up to 15% on Lasik surgery
- **Vitamins, Health & Wellness Products** – Find discounts on vitamins, supplements, diet/sport nutrition and more on the ChooseHealthy.com and Dugstore.com websites



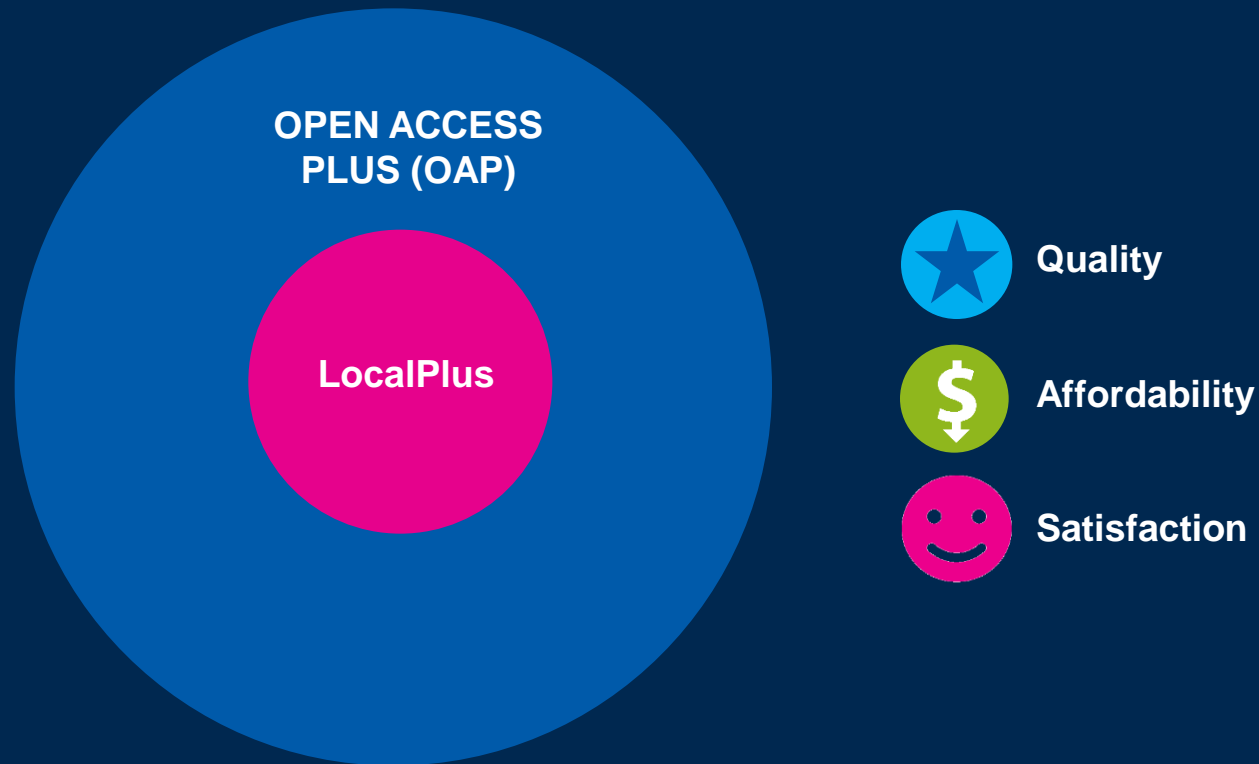
Cigna's Mobile App



- Access and view health fund balances.
- Review plan deductibles and coinsurance.
- Store and organize all important contact info for doctors, hospitals, and pharmacies.
- Look up cost of procedures and prescriptions.
- Add health care professionals to your **MORE!!!**



LOCALPLUS NETWORK SOLUTION DESIGNED TO DRIVE BETTER, SUSTAINABLE VALUE



* Percentage of savings is estimated based on an internal national Cigna study conducted in 2014 comparing Cigna's Open Access Plus and Open Access Plus IN plans with the same benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings will vary based on plan design, geographic distribution and utilization patterns.

LocalPlus – Tennessee at a Glance

Network Includes:

Major Physician Groups and Hospitals

Chattanooga: Erlanger Health System, Parkridge Medical / HCA

Knoxville: Covenant Health, Summit Medical Group, Tennova Health

Nashville / Middle Tennessee : TriStar Health / HCA, Vanderbilt Health

Tri-Cities: Holston Medical Group, Wellmont Health System

* Percentage of savings is estimated based on an internal national Cigna study conducted in 2014 comparing Cigna's Open Access Plus and Open Access Plus IN plans with the same benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings will vary based on plan design, geographic distribution and utilization patterns.



CUSTOMERS CAN SEEK CARE IN ANY LOCALPLUS MARKET – AND SAVE



Out-of-Pocket Costs



Any LocalPlus doctor/hospital



Use OAP network if no LocalPlus available or when away from home



Use non-Cigna network doctor/hospital



As of July 2014. "Out-of-pocket Costs" symbols are used for illustrative purposes only. Actual costs would vary by plan design, type of service, and location.

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QUESTIONS?

